

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rafael Muriel  
Debtor

Case No. 17-02688-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2018.

cr Emerald Lakes Association Inc, 1 Glade Dr, Long Pond, Pa 18334

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
George Robert Hludzik on behalf of Creditor Emerald Lakes Association Inc  
georgeh@slusserlawfirm.com  
James Warmbrodt on behalf of Creditor Specialized Loan Servicing LLC, as servicer for FV-I,  
Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
Steven R Savoia on behalf of Debtor 1 Rafael Muriel ssavoia@ptd.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA  
(Wilkes-Barre Division)

IN RE:	RAFAEL MURIEL,	:	CASE NO: 5-17-02688-JJT
		:	
		:	CHAPTER 13
	Debtor.	:	
		:	

**ORDER GRANTING MOTION TO APPROVE LOAN MODIFICATION**

Upon consideration of the Debtor's Motion To Approve Loan Modification (the "Motion"), due deliberation being had thereon and good cause appearing therefor, IT IS HEREBY

ORDERED that the Motion is GRANTED, and

IT IS FURTHER ORDERED, that the Debtor is hereby AUTHORIZED to incur debt on substantially the terms outlined in the Motion and enter into the Modification Agreement with Specialized Loan Servicing LLC, attached as Exhibit A to the Motion, including authority to sign such other documentation that may be necessary to effectuate the agreements set forth therein, to modify the loan secured by the first mortgage recorded on January 28, 2005, to Book 2214, Page 7565, at the Recorder of Deeds in and for Monroe County secured by the property described therein, and that

IT IS FURTHER ORDERED, that said first mortgage shall retain its lien priority. A copy of this Order may be filed with the Recorder of Deeds in and for Monroe County to evidence the findings regarding the priority of the mortgage, and that

IT IS FURTHER ORDERED, that the claim filed on behalf of the Lender, Specialized Loan Servicing LLC, identified as Proof of Claim No. 5, shall be deemed an allowed claim in the amount set forth in the Modification Agreement, to wit: \$141,450.00, which takes into account a \$186,121.81 forgiveness of unpaid amounts, which will no longer be due and owing, with no pre-petition arrears to be cured through the chapter 13 plan.

Dated: February 27, 2018

By the Court,



John J. Thomas, Bankruptcy Judge (RPR)